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Email sent to iaclaims@capstoneisg.comkwilson@capstoneisg.com (View Email)

Wilson, Kevin

4/6/2020 5:59:00 PM

BranchAdmin

Very Brief review of the FA estimate and photos. The ACV of the loss is above the coverage.

Wilson, Kevin BranchAdmin 4/6/2020 5:15:00 PM

Spoke with Collin Fowler Rimkus. He found no smoke detectors of fire extinguishers in the property. Not a good neighborhood. Boarded up some old damage. Very vacant. Hallway on the first floor completely cleaned. Fire travel began first floor up the hallway ro the second floor and into the roof. One apartment energized. Found extension cord going out of the apartment. Also found kerosene heater. Maybe another investigator. shoveled debris into the apartments. State called in a fire investigator.

David Van Buskirk with adjacent fire district had come over to assist. Seems our insured may have reputation. Samples have been collected. Possible arson, not sure incindiary....per our inspector.

Insured told him had been 2 or 3 days since had been there. He said extension cord run to a heater under the stairs. He claimed nothing else plugged in. Insured remembered nothing about the heater. Insured advised put diesel into the unit.

The fire department has not interview.. They may send a arson immunity letter.

Collin suggest undetermined. Might stay that way.

Insured advised there had been other fires. One other that he made a claim for.

He will look into the codes for smoke detectors and for fire extinguishers. This may have been vacant. Not sure if that changes things or not. He will check.

Earp, Tera *ADMIN*

4/6/2020 10:21:25 AM

Tera - diary to remove file from 1099 FU (Terry) if nothing further needed.

Eurp Tera

Earp, Tera *ADMIN*

EXHIBIT

4/6/2020 10:21:11 AM

Kevin, 1099 work product received and uploaded. Please review & advise if anything further is needed. I will have the 1099 timecard entered as well.

Email sent to Wilson Kevin, kwilson@eapstoneisg.com (View

Brandon Doty will be completing the ITV, we will let you know once that is uploaded.